



01-22-01

ATTORNEY DOCKET: CITI0186

0320

(5)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kyle LEMONS et al.
Serial No.: 09/671,422
Filing Date: September 27, 2000
For: SYSTEM AND METHOD FOR DELIVERING
FINANCIAL SERVICES
Examiner: To Be Assigned
Art Unit: Unknown
Honorable Assistant Commissioner of Patents
Washington, DC 20231

INFORMATION DISCLOSURE STATEMENT

S I R:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form-PTO 1449.

This Information Disclosure Statement is being submitted prior to the mailing of a first Office Action in this application, therefore, no certification or fee is required (37 C.F. § 1.97b(3)). However, the Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

It is respectfully requested that the references listed on the attached form be expressly considered by the Examiner and be made of record in the application and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Date: 1/19/01

By: John M. Harrington
John M. Harrington (Reg. No. 25,592)
for George T. Marcou (Reg. No. 33,014)

KILPATRICK STOCKTON LLP
Suite 800, 700 13th Street, N.W.
Washington, DC 20005
(202) 508-5800
T0091-189148
WINLIB01:868419.1

4

Substitute for form 1449A/PTO

(use as many sheets as necessary)

Sheet	1	of	1
-------	---	----	---

Complete if Known

Application Number	09/671,422
Filing Date	September 27, 2000
First Named Inventor	Kyle LEMONS et al.
Group Art Unit	Unknown
Examiner Name	Unknown
Attorney Docket Number	CIT10186

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature	/Richard Weisberger/	Date Considered	03/27/2008
-----------------------	----------------------	--------------------	------------

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. ~~RAW~~



EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number: EL 507836511US


Date of Deposit: January 19, 2001

Type of Document(s): Information Disclosure Statement;
Form PTO-1449, Information Disclosure
Statement by Applicant(s) with cited
references; and
Return postcard

Serial No.: 09/671,422

Date Filed: September 27, 2000

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.


Catherine A. Johnson